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OVER \$50,000 RESOURCES

REPORTED TO STOCKHOLDERS
PEOPLES' SAVINGS BANK.

Institution Less Than Four Years Old
—President in Annual Address
Speaks Encouragingly—All Offi-
cials Pulling Together—Fut-
ure Outlook Most Flat-
tering — Election of
Officers.

Conceived in a spirit of general helpfulness, born out of the necessity nurtured by a spirit of unselfishness stimulated by a spirit of confidence in its possibilities, encouraged by the spirit of consolation that comes from being a factor in the development of a race, The People's Saving Bank and Trust Co., threw open its doors to the public August 31, 1909.

Looking back three and one-half years of our existence, we are impressed by the evidences we find of devoted service, of unremitting labor, of surmounted obstacles, of ceaseless vigilance and by the final record of splendid achievement. There are those here now who witnessed the birth of this institution, who rocked the cradle of this child in its infancy, saw it creep from its cradle, whose master hands grasped it and made steady its tottering steps in its endeavor to walk; and now, they see it standing upon its feet and rejoice as they behold its efforts as it goes forth, vigorous and strong, scattering blessings broadcast, demonstrating our possibilities if only we stick together. The growth and progress of this institution has by no means been without interruption. For, indeed, once for each year of its existence, its bark, by undesirable winds, was driven upon rocks and against icebergs which threatened seriously its existence. The first was the result of the lack of confidence somewhere. The second was the result of claims brought against the institution for remuneration of services rendered. The contest as to the legality or moral right of these claims waged hot for one year and culminated in all but the precipitation of a lawsuit, which meant for us the closing of our doors. At this critical moment, however, by exercise of the proper judgment, thought, care and wisdom of your officials, this calamity was averted, a satisfactory agreement reached by all settled and the sea again became calm.

Scarcely had Aeolus driven his windy steeds back to their retreat, and Jupiter with his hoary head above the turbulent waves, had ordered them "Be still" and the sea be calm;



H. WAYMAN WILKERSON,
Treasurer Endowment Board.

scarcely had we begun to bask in the hopeful sunshine as it came from behind the dark clouds, while our bark glided over the tranquil sea, when our peace and prosperity were again disturbed, early on the morning of July 20, 1912, by the startled news, "Boyd is dead." He who was our President; He who had so much confidence in this institution; he who was its Greatest "booster." He who on all occasions and at all times held up its merits and its worth, not only to this community in general, but especially to the Negroes of this community; he who had spent all the years of his life in building up a reputation for honesty and worthy citizenship here and was now focalizing it all in the upbuild and the making strong of this institution. Notwithstanding his eccentricities and individualities, peculiarly his own, we had learned to admire him for his sagacity, for his moderation, for his prudence, for his firmness, for his over ruling judgment, for his power of self-control, for his courage that never faltered, for his patience that never wearied, for his honesty that disdained all artifice, for his magnanimity without alloy, and for his

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HISTORIC "HILL- SIDE COTTAGE."

THE FLOWER OF WASHINGTON'S
SOCIAL LIFE.

Gather at Request of Register and
Mrs. J. C. Napier—Meet Distin-
guished Visitors from Abroad—
New Year Most Auspiciously
Observed—Brilliant Func-
tion, Pervaded by Gen-
eral Hospitality.

Special to the Nashville Globe.

Washington, Dec. Jan. 8.—Register of the Treasury and Mrs. J. C. Napier opened the social season of the New Year last Friday evening by giving a brilliant reception in honor of Mrs. A. D. Langston, of St. Louis, Mo., Mrs. James A. Napier and Mrs. Carroll N. Langston, of Nashville, Tenn., who were their house guests during the Yuletide period. The function took place at the historic "Hillside Cottage," near Howard University, for some years the home of the famous Congressman, John M. Langston. In this picturesque mansion his widow now resides, and with her for the past three years have lived Register and Mrs. Napier, the latter being her daughter.

The reception was attended by the flower of Washington's social and intellectual life, and at no similar entertainment within memory has there been brought together a more representative assembly, and no group of visitors have been more cordially wel-



DR. A. M. TOWNSEND,
Grand Keeper of Records and Seal.

comed to the nation's capital than the charming ladies who constituted the guests of honor. While all the appointments, in the elegance of the ladies' toilettes and the courtliness of the gentlemen, suggested the stately functions of the White House, the genial, whole-souled hospitality characteristic of the Napiers and the Langstons so thoroughly permeated the atmosphere that conventional formality seemed to disappear as if by magic, and everybody enjoyed themselves in the heartiest fashion. The spacious parlors, crowded by the center reception hall in true southern style, were beautifully decorated for the occasion, and these, supplemented by the scintillating costumes and brilliant lights, formed a delightful picture long to be remembered. Mrs. Napier was an ideal hostess.

In the Receiving Line.
The guests were graciously presented by Register Napier. In the receiving line Mrs. A. D. Napier wore black peau de soie, trimmed with shadow lace, diamond; Mrs. James A. Napier wore yellow charmeuse, with shadow lace; Mrs. Carroll N. Langston wore brocade charmeuse, with overdress of beaded net; Mrs. J. C. Napier wore white lace, with Amer-

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PROF. W. S. THOMPSON,
Nashville, President Endowment
Board.



DR. J. P. CRAWFORD
Peerless Leader of the Pythian Forces since the organization of the State Grand Lodge.

Achievements of the Grand Lodge K. of P. in Tenn.

By DR. A. M. TOWNSEND,

My already unalterable faith and confidence in Pythianism is augmented and strengthened when I begin to realize that it is a great organization which brings good men of all walks of life into a common brotherhood, where we may clasp our hands in friendship and hail each other as brothers and renew our covenant to "never leave a friend." Then too in our everyday individual life we become so engrossed in cares, so full of strife of what we can get in life, so full of ambition to win, so indifferent and careless to the wants of men, so neglected and forgetful of the helpless, that I sometimes think that the greatest blessing that has come to this world and humanity is the combination of men for the sole purpose of doing good to others. All that is truest and best within us leads us to appreciate that most excellent and enduring quality of fraternalism that is far-reaching and deathless, touching as it does the mainsprings of our nature, transforming and refining our life and building up in symmetrical character those elements of moral supremacy, intellectual activity and social affinities.



DR. W. A. THOMPSON, G. M. R.

that enhance and make forever valuable the work we are doing. The smith may fashion the iron to his will and the potter mold the clay to his liking, so Pythian knightlyhood with delicate touch and chivalric effort impresses the impressionable being with the highest and purest ideals of moral worth and noble manhood. Should we wonder then that Pythianism yet lives?

Recounting the sudden shocks and reverses that have come to us, my heart is made to rejoice when I see that the face of Pythianism is yet to the morning and know for myself that its intrepid legions did not turn back when the drum beat was heard. Under a matchless leader, whose courage is even the admiration of many of his enemies, there was no faltering, though the way was rough, through briar and bramble, o'er rugged hilltops and through dark and gloomy glen. Though deserters and camp-followers assailed from the rear and our enemy stood in solid phalanx in front, minding not wounded feet nor torn flesh, neither the piercing of bullets nor the scorch of the powder from the cannon's mouth, the Old Guard still went forward and to a glorious victory. The battle has been fought.

The cowards who watched the struggle from the hilltops will not now be permitted to garner the fruits of the victory won by the brave legions in the valley.

Defensive tactics need no longer be the rule, but henceforth it will be "forward, march," with the heavy battalion in the van and every impediment that stands in the way will be destroyed. Recruits that have been influenced by tainted dollars or false ambitions or strategic motives will be of no service. Conscripts are not wanted, but only men who are true to the colors of Pythianism will be permitted to march behind them.

Then fall in, boys. The flags are flying, the drum beat rolls, the bands are playing. The commander orders the advance. Let each one do his duty in whatever sphere of this great work he is placed. Upon the shoulders of Pythianism has indeed fallen the mantle of a mission: To check the bleeding of lacerated hearts, this is our work; to alleviate the sufferings of a brother and to bury the dead, this is our calling; to provide shelter for the fatherless and to comfort the widow, this is our vow; to be a soothing balm to all who feel the pangs of misfortune, this is our duty. 'Tis a duty we owe our fellowman. 'Tis a duty we owe the widows and orphans of our brother, and it is this duty that will pursue us ever.

Having therefore a properly formed concept of our duty, with countenances bespeaking that of brave knights on the eve of conflict, and securely clad and equipped with our helmet of generosity, our steel armor of loyalty, our shield of truth, our dagger of gallantry, our sword of valor, our battle axe of fidelity to a brother in arms, and our spurs of thirst for victory, we can herald to the world that

"We are coming, yes we are coming,
A mighty band of noble men;
A stream of mighty power is running,
Which the present cannot ken.

"We are coming, yes, we are coming,
Men in virtue's noble form—
Men of moral worth; low cunning
And deceit they proudly scorn.

"We are coming, yes, we are coming,
Men of thought and men of soul;
With zeal their noble bosoms burning
To make their fallen brother whole.

"We are coming, yes, we are coming,
Mighty minds yet in the rear;
After justice they are longing,
And a better time shall hear.

"We are coming, yes, we are coming,
Men who will the world reform;
Men whose bowels now are yearning
O'er the helpless and forlorn.

"We are coming, yes, we are coming,
The brave, the kind, the great, the good;
Progressive Pythianism is onward running,
With force that cannot be withstood."

Then,
"Fear not, ye who now press on,
For the victory shall be won;
Pause not, but increase your speed
In this march there is constant need.
"There are foes well worth the fighting,
There are wrongs well worth the righting;
There are sorrowing hearts to bless,
There's oppression to redress,
Here's the field for worthy labor,

GOOD AND NOBLE WOMAN GONE

MRS. LUCY TAPPAN PHILLIPS
ANSWERS FINAL CALL.

At a Still Hour Saturday Night the
Death Angel Came—Funeral Mon-
day—Eloquent Eulogy by Bishop
Lane—Services Very Im-
pressive—Deceased Much
Beloved — Wife of
Bishop Phillips.

Lucy Tappan Phillips was born in Helena, Arkansas, June 8, 1859. At the beginning of the Civil War, in 1861, she came to Nashville with her parents, and she lived here continuously until her marriage to Bishop C. H. Phillips.

For a short while she was a pupil of the Belle View School, while Dr. G. W. Hubbard was principal, but she soon became a student at Fisk University, graduating from the Normal Department in May, 1880.

On December 16th of the same year she married Rev. Charles Henry Phillips, who was then a young minister of the C. M. E. Church, whose home was in Milledgeville, Ga. After their marriage they went to Milledgeville, where they remained about five months. In the spring of 1881, while a revival was being conducted by the pastor, Rev. A. J. Stinson, she was soundly converted to the Christian religion as the result of a sermon preached one night during the meeting by her husband from the text, "For the great day of his wrath is come; and who shall be able to stand?" Rev. 6:17.

Since she united with the church, Mrs. Phillips' life has been a busy one. She taught in Milledgeville, Ga., Tullahoma, Tenn., Lane Institute, Jackson, Tenn., and Union City, Tenn. When not serving as a teacher, she united her efforts with those of her husband and helped to make his work in the church a success.

While at Union City she was led to



LATE MRS. LUCY TAPPAN
PHILLIPS.

join the W. C. T. U. work, became an active worker in the cause, and no costly jewel was ever worn with greater appreciation than she gave the little knot of white ribbon, the emblem of the temperance workers. She organized the work in the state and was elected the first President of the Tennessee State W. C. T. U. in the convention held at Memphis, and held that position until the family made Washington City their home.

At the latter named place she became the Assistant District Organizer, a position never held before by a colored woman. In 1889 she was a delegate to the National W. C. T. U., which was held in Chicago. In short, everywhere that Mrs. Phillips lived, she held the temperance banner high.

Fisk University had no more loyal

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J. H. BROWN,
Memphis, Grand Master of Exchequer.

Love to God and love to brother;
This your battlefield, O knight,
Conquer it, for well ye might!

"Then let's rally to the fight
In the stormy day and night;
In bonds that no cruel fate shall sever;
While our far-famed battle cry
Goes ringing to the sky,
Pythianism—Pythianism forever."

CIVIC CENTER FOR NEGROES

GREAT QUESTION BEING AGI-
TATED IN NASHVILLE NOW.

Leading Men Have Different Opinions
—The Scheme Is Being Discussed
on Every Side—Prof. McCulloch
Makes Statement—
Goes Fully Into Details
as to the Plan—States
His Views.

Much has been said about a Civic Center for Negroes of Nashville; but until recently no tangible steps have been taken to this end. For the last few days, however, the Negroes of Nashville have been deeply interested in this proposition. It was not generally known among the people just the scope of this undertaking until a statement was made by Prof. J. E. McCulloch, who was one of the prime movers in this matter. Also he arrived in the city of a specialist from the East to organize a campaign for the purpose stated above was another thing that aroused the thinking people on this question.

The leading men are not agreeing on the matter. Prof. McCulloch in his statement makes it clear and emphatic that the plan does not even approach an attempt of segregation. He argues that the Negroes of Nashville, need for themselves just what the white people have in the West End; that is, a central location they can look upon as a Civic Center where all of the independent educational institutions shall be located in connection with the city high school and other institutions.

There seems to be a general opinion that the grouping of colleges and universities might be beneficial, but the locating of the city institutions, such as the high school, Carnegie Library and Y. M. C. A., in one corner of the city does not meet the hearty approval of the people. It has not been possible to convince them that the forty per cent. of Negroes who live in East, South and Southwest Nashville should be inconvenienced to accommodate the sixty per cent. supposed to live in the imaginary zone drawn by Prof. McCulloch. They do not take much stock in the claim of Prof. McCulloch that the establishment of this Civic Center would give to the Negroes of Nashville more self-government.

There is some apprehension as to the practicability of such a plan and its possibility seems to be even more remote.

The matter is being discussed on



PROF. A. THOMAS HILL,
Pulaski, Secretary Endowment
Board.

every hand, and it is not known fully as yet just what stand the leading Negroes will take in this matter. The opinion seems to be general, however, that the citizens of Nashville can well afford to contribute a hundred thousand dollars to the colleges and universities located here, in view of the fact that nothing has ever been done along this line that Nashville has not been the beneficiary of the hundreds of thousands of dollars spent annually by these institutions since their establishment in this city.

It is believed by many that the generosity of Nashville will compel her to give liberally to these institutions. But as to the grouping of the city public buildings and the other institutions that should be for all the people of every section of the city, is a question upon which they are not fully agreed.

Dr. McCulloch outlines the plan in part as follows:
"It is true our movement contemplates locating several institutions in Northwest Nashville, which will be in the neighborhood of Fisk University, but the movement was not originated with Fisk, and these institutions, so far as we are concerned, will have no connection with Fisk."

"The plan which has been developed gradually during the last twelve or fifteen months is to establish a civic center for Negroes. At present the Negro population of Nashville is so scattered and the Negro institutions are so detached from one another that it is impossible for the

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